IN THE CLAIMS

- 1. (Currently Amended) An authentication apparatus operable to produce a secure identifier, the apparatus comprising:
 - a processor;
 - a clock coupled to the processor configurable to generate a time element;
- a memory element coupled to the processor configurable to store a private key and public key information, the private key associated with a user;
- at least one actuator coupled to the processor, the actuator configured to activate the private key:
- a signature generator coupled to the processor operable to generate a digital signature when the actuator is activated, the digital signature being a function of the private key and the time element; and
- an emitter coupled to the signature generator operable to emit the secure identifier to authenticate the user to an external authentication receiver, the secure identifier comprising the digital signature, time element, and public key information.
- (Original) The apparatus set forth in Claim 1, the signature generator further comprising:
 - a random number generator coupled to the processor to encrypt the digital signature.
- (Original) The apparatus set forth in Claim 1, wherein the time element comprises a
 predetermined number of least significant bits of the time.
- 4. (Original) The apparatus set forth in Claim I, further comprising an input element coupled to the processor, the input element capable of receiving a personal identification number (PIN).
- 5. (Original) The apparatus set forth in Claim 1, further comprising an input element coupled to the processor, the input element capable of receiving a challenge.
- (Original) The apparatus set forth in Claim 1, further comprising a display coupled to the processor, the display capable of displaying key identifiers.

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- 7. (Original) The apparatus set forth in Claim 1, wherein the secure identifier emitted is emitted as an audio tone.
- 8. (Original) The apparatus set forth in Claim 1, wherein the secure identifier emitted is emitted as an optical signal.
- 9. (Original) The apparatus set forth in Claim 1, wherein the actuator is a push-button switch.
- 10. (Original) The apparatus set forth in Claim 1, wherein the actuator is a voice activated switch.
- 11. (Original) The apparatus set forth in Claim 1, wherein the public key information is a public key identifier.
- 12. (Original) The apparatus set forth in Claim 11, wherein the public key identifier is derived from the public key information.
- 13. (Original) The apparatus set forth in Claim 1, wherein the public key information is the public key.
- 14. (Original) The apparatus set forth in Claim 1, wherein the digital signature is encrypted using a personal identification number (PIN).
- 15. (Currently Amended) A method of authenticating, comprising: generating a time element;

identifying a key identifier, the key identifier associated with a user;

generating a digital signature;

generating a secure identifier as a function of the time element, the key identifier, the digital signature; and

emitting the secure identifier to authenticate the user to an external authentication receiver.

- 16. (Original) The method set forth in Claim 15, further comprising identifying a PIN, and wherein generating a digital signature is further a function of the PIN.
- 17. (Original) The method set forth in Claim 15, wherein the secure identifier emitted is emitted as an audible tone.
- 18. (Currently Amended) The method set forth in Claim 15, wherein the secure identifier emitted is emitted as an optical signal the time element, digital signature, and secure identifier are generated on a mobile user device.
- (Original) The method set forth in Claim 15, wherein the digital signature is derived from a private key.
- 20. (Currently Amended) An authentication receiver, comprising: a receiver configurable to receive a secure identifier <u>for authentication of a sender</u>, the secure identifier comprising:
 - a digital signature, the digital signature comprising information derived from a private key,
 - a public key identifier <u>corresponding to a public key associated with the sender</u> <u>being authenticated</u>; and
 - a time identifier; and
 - a verifier configurable to verify the secure identifier, the verifier comprising:
 memory comprising information corresponding to the public key information
 received and time tolerance information;
 - a key retriever coupled to the memory and configurable to retrieve a the public key corresponding to the public key identifier; and
 - a time verifier coupled to the memory and configurable to verify that the received time identifier falls within acceptable time tolerances.

- 21. (Original) The apparatus set forth in Claim 20, the secure identifier further comprises a PIN, and wherein the receiver is configurable to decrypt the digital signature using the PIN.
- 22. (Original) The apparatus set forth in Claim 20, wherein the key retriever compares the public key identifier received to public key information stored in memory.
- (Original) The apparatus set forth in Claim 20, wherein the time tolerance information comprises information regarding clock drift.
- 24. (Original) The apparatus set forth in Claim 20, wherein the secure identifier is emitted as an audible tone.
- 25. (Original) The apparatus set forth in Claim 20, wherein the secure identifier is emitted as an optical signal.
- 26. (Currently Amended) A method of authenticating, comprising:

receiving a secure identifier for authentication of a sender, the secure identifier comprising a digital signature, a <u>public</u> key identifier, and a time identifier, <u>wherein the public key identifier corresponds to a public key associated with the sender being authenticated</u>; and

verifying the secure identifier, verifying comprising:

verifying that the public key identifier received corresponds to known information regarding the public key identifier received; and

verifying the time identifier such that the time identifier received is within predetermined time tolerances.

27. (Original) The method set forth in Claim 26, the digital signature further comprises a PIN, and where receiving further comprises decrypting at least a portion of the digital signature using the PIN.

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- 28. (Original) The method set forth in Claim 26, wherein the secure identifier received is received as an audible tone.
- 29. (Original) The method set forth in Claim 26, wherein the secure identifier received is received as an optical signal.

30-43 (Cancelled)

44. (Currently Amended) Apparatus for authenticating, comprising:

means for generating a time element;

means for identifying a key identifier, the key identifier associated with a user;

means for generating a digital signature;

means for generating a secure identifier as a function of the time element, the key identifier, the digital signature; and

means for emitting the secure identifier to authenticate the user to an external authentication means.

- 45. (Previously Presented) The apparatus set forth in Claim 44, further comprising means for identifying a PIN, and wherein means for generating a digital signature is further a function of the PIN.
- 46. (Previously Presented) The apparatus set forth in Claim 44, wherein the secure identifier emitted is emitted as an audible tone.
- 47. (Previously Presented) The apparatus set forth in Claim 44, wherein the secure identifier emitted is emitted as an optical signal.
- 48. (Previously Presented) The apparatus set forth in Claim 44, wherein the digital signature is derived from a private key.

49-54 (Cancelled)

55. (Currently Amended) Apparatus for authenticating, comprising:

means for receiving a secure identifier for authentication of a sender, the secure identifier comprising a digital signature, a <u>public</u> key identifier, and a time identifier, <u>wherein</u> the <u>public key identifier corresponds to a public key associated with the sender being authenticated</u>; and

means for verifying the secure identifier, the means for verifying comprising:

means for verifying that the public key identifier received corresponds to

known information regarding the public key identifier received; and

means for verifying the time identifier such that the time identifier received is

within predetermined time tolerances.

- 56. (Previously Presented) The apparatus set forth in Claim 55, the digital signature further comprises a PIN, and where means for receiving further comprises decrypting the digital signature using the PIN.
- 57. (Previously Presented) The apparatus set forth in Claim 55, wherein the secure identifier received is received as an audible tone.
- 58. (Previously Presented) The apparatus set forth in Claim 55, wherein the secure identifier received is received as an optical signal.